

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Vera Davis

Debtor(s)

Case No. 17 B 37497

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/19/2017.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Dismissed on 06/18/2018.
- 6) Number of months from filing to last payment: 5.
- 7) Number of months case was pending: 10.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$2,565.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS: \$2,565.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$30.30
Court Costs	\$0.00
Trustee Expenses & Compensation	\$115.44
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$145.74**

Attorney fees paid and disclosed by debtor: \$600.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
American General Finan	Secured	6,976.76	NA	NA	0.00	0.00
Beneficial/HFC	Unsecured	3,418.60	NA	NA	0.00	0.00
Capital One Bank	Unsecured	566.00	NA	NA	0.00	0.00
Cavalry	Unsecured	12,042.00	NA	NA	0.00	0.00
Cavalry Investments, LLC	Secured	15,546.00	NA	NA	0.00	0.00
Cavalry SPV I, LLC	Secured	26,000.00	NA	NA	0.00	0.00
Comenity Bank/Harlem Furniture	Unsecured	222.00	NA	NA	0.00	0.00
Credit One Bank	Unsecured	1,649.00	NA	NA	0.00	0.00
Eye Physicians & Surgeons	Unsecured	110.00	NA	NA	0.00	0.00
Homeward Residential Inc	Secured	26,000.00	NA	NA	0.00	0.00
Internal Revenue Service	Unsecured	0.00	356.96	356.96	0.00	0.00
Internal Revenue Service	Priority	5,635.23	5,303.20	5,303.20	0.00	0.00
Keynote Consulting	Unsecured	690.00	NA	NA	0.00	0.00
Nicor Gas	Unsecured	719.00	NA	NA	0.00	0.00
Ocwen/Homeward Residential	Secured	59,617.00	NA	NA	0.00	0.00
Portfolio Recovery Associates	Secured	19,547.80	23,886.77	23,886.77	2,419.26	0.00
Real Time Resolutions Inc	Secured	26,753.52	29,838.81	29,838.81	0.00	0.00
Real Time Resolutions Inc	Secured	1,802.10	4,144.10	4,144.10	0.00	0.00
Resurgent Capital Services	Unsecured	19.63	NA	NA	0.00	0.00
TCF Bank	Unsecured	326.00	NA	NA	0.00	0.00
THE BUREAUS	Unsecured	1,049.43	NA	NA	0.00	0.00
United Consumer Financial Services	Unsecured	1,253.00	NA	NA	0.00	0.00
US Cellular	Unsecured	284.00	NA	NA	0.00	0.00
Village of Riverdale	Unsecured	250.00	NA	NA	0.00	0.00
WF Financial	Unsecured	736.00	NA	NA	0.00	0.00
Wfnb/Roomplace	Unsecured	2,904.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$29,838.81	\$0.00	\$0.00
Mortgage Arrearage	\$4,144.10	\$0.00	\$0.00
Debt Secured by Vehicle	\$23,886.77	\$2,419.26	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$57,869.68</b>	<b>\$2,419.26</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$5,303.20	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$5,303.20</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$356.96</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$145.74</u>
Disbursements to Creditors	<u>\$2,419.26</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$2,565.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/15/2018

By: /s/ Marilyn O. Marshall

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.